

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:
PAULA YONTOSH

Debtor(s)

Ronda J. Winnecour, Trustee

Movant

vs.

PAULA YONTOSH

Respondent(s)

Case No. 16-70829JAD

Chapter 13

Related to Document No. _____

ORDER

AND NOW, this 24th day of August, 2018, the Court
having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses
thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**,
ADJUDGED and DECREED:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief
under any chapter for a period of 180 days from the date of this Order.
- ☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is
FURTHER ORDERED as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer
knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this
Order on each employer and file a proof of service within 10 days of the date of this
Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the
Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon
submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and
Account, the Trustee is discharged from her duties in this case and this case will be
closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ 0.25 portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

- ☐ This case is not dismissed. The plan term is extended to a total of ___ months; the monthly plan payment amount is changed to \$ _____ effective _____.
- ☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ___ with / ___ without prejudice, without further notice or hearing.
- ☐ Other: _____

BY THE COURT:



United States Bankruptcy Judge

Dated : 8-24-2018

FILED
8/28/18 12:43 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paula Yontosh
 Debtor

Case No. 16-70829-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db +Paula Yontosh, 5480 Morridale Allport Highway, Morrisdale, PA 16858-8227
 cr +Americredit Financial Services Inc. dba GM Financi, P O Box 183853,
 Arlington, TX 76096-3853
 cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 14337135 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services dba GM Financial, PO Box 183853,
 Arlington TX 76096)
 14350464 +AT&T c/o Bankruptcy, 1801 Valley View Lane, Farmers Branch, TX 75234-8906
 14335805 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 14751459 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 14333858 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 14333859 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 14350474 +Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511,
 Holmdel, NJ 07733-1976
 14350476 +Tonia M. Torquato, esq, 919 University Drive, State College, PA 16801-6626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Aug 29 2018 02:09:52 Ditech Financial LLC,
 PO BOX 0049, Palatine, IL 60055-0001
 14350463 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 29 2018 02:15:29
 American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14379376 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 29 2018 02:16:10
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14333853 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Aug 29 2018 02:10:50 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 14350466 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 29 2018 02:15:39 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 14333854 +E-mail/Text: bankruptcy@cavps.com Aug 29 2018 02:10:24 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14415984 +E-mail/Text: bankruptcy@cavps.com Aug 29 2018 02:10:25 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14333855 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 29 2018 02:09:54 Comenity Bank/peebles,
 Po Box 182789, Columbus, OH 43218-2789
 14333856 +E-mail/Text: bankruptcy@credencerm.com Aug 29 2018 02:10:35 Credence Resource Mana,
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 14419304 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 29 2018 02:15:29 Directv, LLC,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14333857 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 29 2018 02:09:52 Ditech Financial LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 14337033 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 29 2018 02:15:49 First Data Global Leasing,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 14350473 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2018 02:10:02 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
 14344231 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2018 02:10:02
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14333860 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 29 2018 02:15:40
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14361530 E-mail/Text: bnc-quantum@quantum3group.com Aug 29 2018 02:09:59
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14519279 E-mail/Text: bankruptcy.bnc@ditech.com Aug 29 2018 02:09:52
 The Bank of New York Mellon FKA The Bank of New Yo, c/o Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 14333861 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Aug 29 2018 02:09:42
 Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE THE BANK OF NE
 cr* +Carrington Mortgage Services, LLC,, 1600 South Douglass Road, Anaheim, CA 92806-5951
 14350465* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
 14350467* +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
 14350468* +Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
 14350469* +Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
 14350470* +Ditech Financial LLC, Po Box 6172, Rapid City, SD 57709-6172
 14350471* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 14350472* +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 14350475* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14350477* +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

TOTALS: 1, * 10, ## 0

District/off: 0315-7

User: dkam
Form ID: pdf900

Page 2 of 2
Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-12 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Paula Yontosh ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4